IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): George H. Butcher III : Group Art Unit: 3693

Serial No.: 09/823,376 : Examiner: Jason Borlinghaus

Filed: March 30, 2001 :

Attorney Docket No.: 006878.111401

For: A METHOD OF STRUCTURING A :

CREDIT HAVING A REPAYMENT : OBLIGATION

AMENDMENT IN CONNECTION WITH CONTINUED EXAMINATION

Mail Stop RCE Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed concurrently with a Request For Continued Examination in connection with the above-identified patent application. Of note, a Final Office Action was issued by the U.S. Patent and Trademark Office on December 17, 2007. The December 17, 2007 Final Office Action provided a period of 3 months in which to file a response, i.e., by March 17, 2008. A Petition for a three-month extension of time is submitted herewith. Accordingly, a reply to the December 17, 2007 Final Office Action is now due by June 17, 2008 and the Request For Continued Examination mentioned above (as well as this Amendment) are being timely filed.